

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Coulter, Ronald	§	Case No. 07 B 17588
	Coulter, Cheryl J	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 09/26/2007.

2) The plan was confirmed on 11/15/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 10/12/2009.

6) Number of months from filing or conversion to last payment: 23.

7) Number of months case was pending: 25.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$63,334.48.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,794.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$24,794.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,591.07
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,591.07

Attorney fees paid and disclosed by debtor \$1,774.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept Of Healthcare And Fami	Priority	NA	\$19,522.65	\$19,522.65	\$0	\$0
Beneficial	Secured	\$0	\$12,339.55	\$12,339.55	\$0	\$0
Beneficial Illinois Inc	Secured	\$3,679.92	\$1,721.43	\$1,721.43	\$900.70	\$0
Beneficial Illinois Inc	Secured	\$26,767.41	\$28,155.78	\$28,155.78	\$0	\$0
Chrysler Financial Services Americas	Secured	\$5,425.00	\$5,227.47	\$5,227.47	\$5,227.47	\$693.04
Cunningham Courts Town Homes	Secured	\$0	NA	NA	\$0	\$0
Wells Fargo Home Mortgage	Secured	\$35,646.96	\$27,485.86	\$27,485.86	\$14,381.72	\$0
Wells Fargo Home Mortgage	Secured	\$172,238.88	\$166,841.77	\$166,841.77	\$0	\$0
Asset Acceptance	Unsecured	NA	\$5,284.97	\$5,284.97	\$0	\$0
Capital One	Unsecured	\$979.73	\$1,231.96	\$1,231.96	\$0	\$0
Capital One	Unsecured	\$1,564.03	\$1,594.44	\$1,594.44	\$0	\$0
Citi Cards	Unsecured	\$4,870.52	NA	NA	\$0	\$0
Citi Cards	Unsecured	\$12,930.42	NA	NA	\$0	\$0
Citi Cards	Unsecured	\$1,825.35	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$386.16	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$7,420.27	\$7,684.03	\$7,684.03	\$0	\$0
ECast Settlement Corp	Unsecured	NA	\$345.12	\$345.12	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Housing Rehab Dept	Unsecured	\$44,774.35	NA	NA	\$0	\$0
Illinois Student Assistance Commis	Unsecured	\$7,167.70	\$7,564.00	\$7,564.00	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$2,490.57	\$2,485.67	\$2,485.67	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$1,693.61	\$1,429.00	\$1,429.00	\$0	\$0
LHR Inc	Unsecured	\$1,611.24	\$1,824.81	\$1,824.81	\$0	\$0
MBNA America	Unsecured	\$5,478.75	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$558.09	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$10,914.93	\$10,533.80	\$10,533.80	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$3,580.37	\$3,580.37	\$3,580.37	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$28,155.78	\$0	\$0
Mortgage Arrearage	\$1,721.43	\$900.70	\$0
Debt Secured by Vehicle	\$5,227.47	\$5,227.47	\$693.04
All Other Secured	\$206,667.18	\$14,381.72	\$0
<b>TOTAL SECURED:</b>	<b>\$241,771.86</b>	<b>\$20,509.89</b>	<b>\$693.04</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$19,522.65	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$19,522.65</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$43,558.17</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration \$3,591.07

Disbursements to Creditors \$21,202.93

**TOTAL DISBURSEMENTS:** \$24,794.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 13, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.